

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re:** : **Chapter 13**  
: **Joseph F. Richards,** : **Case No. 24-13596AMC**  
: **Debtor.** :

**ORDER TO SHOW CAUSE**

AND NOW this case having been filed on October 7, 2024;

AND a Certification Concerning Credit Counseling having been filed (doc. #14) stating that the Debtor received credit counseling after, rather than before, the date of the filing, see 11 U.S.C. §109(h)(1);

AND the Debtor having filed two (2) prior cases, including Bk 24-12020 filed on June 12, 2024 and dismissed on July 1, 2024 for failure to file required documents;

**AND** , it appearing that it may be appropriate to enter an **order barring the Debtor from filing future bankruptcy cases for a period of 365 days**, either individually or jointly, without first obtaining this Court's permission, to the extent this Court finds that the Debtor filed this case in bad faith,

It is hereby **ORDERED** that:

A **HEARING** to consider **DISMISSAL** of this case and **RESTRICTIONS** on the Debtor's right to refile another bankruptcy case is **SCHEDULED on November 20, 2024 at 12:30 p.m. in Courtroom #4 at 900 Market Street, Philadelphia, PA 19107 or by phone (1-877-873-8017 with access code: 3027681)**. Failure to appear for the hearing may result in **dismissal** of this case without further notice or hearing.

Date: 10/25/24

  
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**ASHELY M. CHAN**  
**U.S. BANKRUPTCY JUDGE**